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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application of: SENEZ, Raymond

Confirmation No.: 9338

Serial No.: 09/514,271

Art Unit: 3624

Filed: February 28, 2000

Examiner: Jagdish Patel

For: AUTOMATED BILL PAYMENT  
SYSTEM

Attorney Docket No: 1782-014-999

**RESPONSE TO OFFICE ACTION MAILED NOVEMBER 6, 2002**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Applicant submits the following amendments and remarks in response to the Office Action mailed November 6, 2002, in the above-identified application.

A Petition for Extension of Time is enclosed requesting that the time for filing a Response to the Office Action mailed November 6, 2002, be extended for a period of two months from February 6, 2003 to and including April 6, 2003.

Please amend the application as follows:

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